The Speaker

The Liberal Review

NEW SERIES, VOL. IX., No. 227.] SATURDAY, FEBRUARY 6, 1904. PRICE 6D.

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LONDON AND COUNTY BANKING COMPANY, LIMITED.

Registered under "The Companies Acts" Established in 1836.

CAPITAL £8,000,000 IN 100,000 SHARES OF £80 EACH.

REPORT adopted at the Half-Yearly Ordinary General Meeting, the 4th February, 1904.

WILLIAM EGERTON HUBBARD, Esq., in the Chair.

THE Directors, in submitting to the Shareholders the Balance-sheet for the half-year ending 31st December last, have to report that, after paying interest to Customers and all charges, making provision for bad and doubtful debts, and allowing £31,369 9s. 4d. for rebate on bills not due, the net profits amount to £279,443 14s. 8d. From this sum has been deducted £116,490 5s. 0d. transferred to Investment Accounts, leaving £162,953 9s. 8d., which, with £85,102 6s. 0d. balance brought forward from last account, leaves available the sum of £248,055 15s. 8d.

The Directors have declared a Dividend for the half-year of 10 per cent., which will require £200,000, leaving the sum of £48,055 15s. 8d. to be carried to the Profit and Loss New Account.

The present Dividend, added to that paid to 30th June, will, with the bonus then paid, make a distribution of 21 per cent. for the year 1903.

In view of the present depreciation of first-class securities the Directors have also decided to transfer £450,000 from the Reserve Fund to Investment Accounts for the purpose of writing down the Bank's holding in Consols to 85, and the other Investments to their market value.

The Reserve Fund will then stand at £1,250,000.

The Directors retiring by rotation are John Annan Bryce, Esq., John Green, Esq., and William Anastasius Jones, Esq., who, being eligible, offer themselves for re-election.

The Dividend, £2 per Share, free of Income Tax, will, if confirmed, be payable at the Head Office, or at any of the Branches, on or after Monday, 15th February.

BALANCE-SHEET

Of the London and County Banking Company, Limited, 31st December, 1903.

Dr.

	£ s. d.	£ s. d.
To Capital subscribed £8,000,000 Paid up		2,000,000 0 0
Reserve Fund	1,700,000 0 0	
Transferred to Consols and other Investment Accounts	450,000 0 0	
		1,250,000 0 0
Due by the Bank on Current Accounts, on Deposit Accounts, with Interest accrued, Circular Notes, &c.		43,669,155 10 0
Liabilities on Acceptances, covered by Cash, or Securities or Bankers' Guarantees		1,593,271 14 0
Rebate on Bills not due carried to next Account		31,369 9 4
Net Profit for the Half-Year, after making provision for Bad and Doubtful Debts	279,443 14 8	
Transferred to Consols and other Investment Accounts	116,490 5 0	
	162,953 9 8	
Profit and Loss Balance brought from last Account	85,102 6 0	
		248,055 15 8
		£48,791,852 9 0

Cr.

	£ s. d.	£ s. d.
By Cash at the Head Office and Branches, and with Bank of England	8,093,951 15 3	
Loans at Call and at Notice, covered by Securities	2,527,632 5 3	
		10,621,584 0 6
Investments, viz:— Consols registered and in Certificates, New 2½ per Cents., and National War Loan (£6,894,491 7s. 11d., of which £365,150 0s. 0d. Consols is lodged for Public Accounts); Canada 4 per Cent. Bonds, and Egyptian 3 per Cent. Bonds, Guaranteed by the British Government	6,721,453 19 2	
India Government Stock and India Government Guaranteed Railway Stocks and Debentures	1,017,486 9 6	
Metropolitan and other Corporation Stocks, Debenture Bonds, English Railway Debenture Stock and Colonial Bonds	1,693,189 5 2	
Other Securities	9,636 15 5	
		9,441,766 3
Discounted Bills Current	8,031,077 5 11	
Advances to Customers at the Head Office and Branches	18,353,596 5 10	
		26,384,673 11 9
Liabilities of Customers for Drafts accepted by the Bank (as per Contra)		1,593,271 14 0
Bank Premises in London and Country, with Fixtures and Fittings		750,556 13 6
		£48,791,852 9 0

PROFIT AND LOSS ACCOUNT.

	£	£ s. d.
To Interest paid to Customers		158,659 6 4
Salaries and all other Expenses at Head Office and Branches, including Income Tax on Profits and Salaries, Auditors' and Directors' Remuneration		307,153 7 1
Transferred to Consols and other Investment Accounts		116,490 5 0
Rebate on Bills not due, carried to New Account		31,369 9 4
Dividend 10 per cent. for the Half-Year	£200,000 0 0	
Balance carried forward	48,055 15 8	
		248,055 15 8
		£861,728 3 5

	£ s. d.
By Balance brought forward from last Account	85,102 6 0
Gross Profit for the Half-Year, after making Provision for Bad and Doubtful Debts, and including Rebate £26,729 16s. 6d. brought from 30th June last	776,625 17 5
	£861,728 3 5

Examined and audited by us,

(Signed) W. HOWARD, W. E. HUBBARD, CHAS. J. C. SCOTT, } *Audit Committee of Directors.*

H. DEAN, *Head Office Manager.*

RICHD. LEMON, *Country Manager.*

G. K. SMITH, *Chief Accountant.*

London and County Banking Company, Limited, 18th January, 1904.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with, and we report that we have examined the Balance-sheet and Profit and Loss Account, dated the 31st December, 1903, have verified the Cash-Balance at the Bank of England, the Stocks there registered, and the other investments of the Bank. We have also examined the several Books and Vouchers and certified Returns showing the Cash-Balances, Bills and other Amounts set forth, the whole of which are correctly stated; and in our opinion the said Balance-sheet and Profit and Loss Account are properly drawn up, so as to exhibit a true and correct view of the Company's affairs as shown by the books of the Company.

(Signed) GEO. H. FABER, HY. GRANT, THOS. HORWOOD, } *Auditors.*

London and County Banking Company, Limited, 21st January, 1904.

LONDON AND COUNTY BANKING COMPANY, LIMITED.

NOTICE IS HEREBY GIVEN, that a DIVIDEND on the Capital of the Company at the rate of 10 per cent. for the Half-Year ending 31st December, 1903, will be PAYABLE to the Shareholders either at the Head Office, 21, Lombard Street, or at any of the Company's Branches, on or after Monday, the 15th instant.

By order of the Board,

21, LOMBARD STREET, *5th February*, 1904. F. J. BARTHORPE, Secretary.

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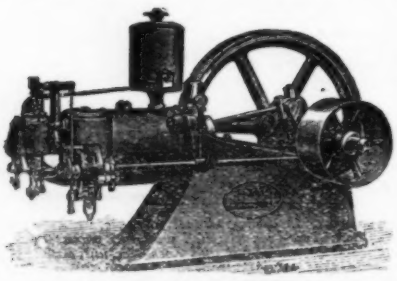

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ARGU PRINTING COMPANY.

THE sevent annual general meeting of the shareholders of the Argus Printing Company, Limited, was held Wednesday, at the offices, Tudor-street, E.C., under the presidency of Mr. Harry H. Marks, J.P. (the chairman of the company).

The Secretary (Mr. W. Miles) having read the notice convening the meeting and the report of the auditors,

The Chairman said: It is my privilege now to move "That the report and accounts of the company for the twelve months ended December 31, 1903, as presented by the directors and certified by the auditors, be approved, and the same be accepted and adopted." The report and accounts are before you, and doubtless have had the diligent and intelligent study which you invariably extend to them. The report states that the year which has just passed has been an uneventful one; but, on the whole, I think we may say it has not been unsatisfactory. The brief statement before you deals with all the salient points in our accounts; but there are one or two observations I should like to make on them by way of further explanation. Our trading in 1903 shows a reduction of only £200; but the expenditure has been considerably heavier, chiefly on account of the flood with which we had to deal, and also owing to increases in rates and taxes, insurance, and a few other items, the total being about £1,000. In the trading account, coal and gas show a substantial and welcome decrease; but, on the other hand, we have to reckon with an additional expenditure which has been incurred in renewals of our type. Additional expenditure has also been incurred in respect of plant, as we have had to have new platers, stitching machines, lift, guards to machinery, and further movable plant, such as chases and galleys and additions to our engine and heater. A comparison between the trading profits of the past year and those of preceding years gives us no cause for dissatisfaction. In 1898 our trading account profits were £11,886, in 1900 they were £14,496, in 1902 they were £16,038, and last year £15,832. Similarly, satisfactory results may be seen from a study of the net profit accounts; but it is sufficient to say that in 1900 the amount was £5,006, in 1902 it had risen to £7,616, and, for the reasons that I have given, in 1903 it fell to £6,379. There is a point which has not been referred to in the report before you, but which I think I should mention, and that is that in the closing weeks of the past year the Argus Printing Company undertook to, and did, produce what I think may be described without exaggeration as an absolutely unique publication in daily journalism—in England at any rate—in the Anniversary Number of *The Financial News*. (Hear, hear.) As a specimen of colour printing and as a specimen of newspaper printing I do not think that number has ever been beaten, and that is the opinion which has been expressed with singular unanimity by the whole of the Press of the country. I think it is due to Mr. J. R. Hosker, your managing director, to his managers and overseers, and to the men who have assisted, and they should be given the highest credit for the splendid work they produced. It will certainly do much to enhance the high reputation which the Argus Printing Company has already obtained. (Applause.) The accounts having been duly audited and ample allowance having been made for depreciation, you will observe that there is a net profit to December 31 amounting to £6,379 12s. 3d., which, with £1,931 2s. 9d. brought forward from 1902, makes a total of £8,310 15s.—the amount with which we have to deal. Out of this an interim dividend at the rate of 6 per cent. was paid last July, absorbing £2,921 6s. 2d., and the directors now recommend the payment of a final dividend at the rate of 6 per cent. per annum for the last six months, making the distribution for the year 6 per cent. This, you will remember, compares with a like distribution last year, with 5 per cent. in 1900, and 5½ per cent. in 1901. The dividend now recommended will absorb £2,921 6s. 2d. and leave £2,468 2s. 8d. to be carried forward. That carry-forward compares with £2,531 in 1902. My colleague, Mr. O'Brien, has pointed out—and I think it is worthy of notice, as an indication of the way in which we are maintaining the efficiency of our plant—that in 1902 we wrote off £2,000 for depreciation of machinery, plant, and type, and in the past year we have written off £2,064 12s. 6d. in respect of the same account. (Hear, hear.) I think that is all I need say on the report and accounts; but if any gentlemen have questions to ask upon them I shall be happy to answer to the best of my abilities.

Mr. Edward A. O'Brien seconded the motion, which, no questions being put, was then put to the meeting and unanimously agreed to.

The Chairman next moved: "That a dividend at the rate of 6 per cent. per annum for the half year ended December 31, 1903, less income-tax, be declared and paid upon the issued capital of the company, making a total distribution for the year at the rate of 6 per cent."

Mr. J. W. Clark seconded the motion, which was unanimously carried.

Mr. E. T. Smith proposed the re-election of the retiring director (Mr. O'Brien), which was seconded by Mr. A. J. Benjamin and unanimously passed.

Messrs. J. and A. W. Sully and Co. were reappointed auditors.

A vote of thanks was accorded the chairman and directors for their services during the year, and the proceedings terminated.

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